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LA UNIT	ED STATES BAN	KRUPTO	Document /	Page \$					
Name of Debtor (if individual, enter La	gar (tex	se Hud)./k[[[LUNTARY PI	ETITION	
Hail!	Hund): سو	b .	Name o	of Joint Debt	or (Spouse) (Last, Fir	st, Middle):		
All Other Names used by the Debtor in (include married, maiden, and trade nar	the last 8 years			All Oth	er Names us	sed by the Joint Debte	r in the last 8 ye	ears	\dashv
A·H:		79	51/11	(include	e married, m	aiden, and trade name	es):		
Last four digits of Soc. Sec. or Individu	al-Taxpaver I D	(ITIN)/	Complete FIN	l not for	r digita of C	2 - (1 - + + + + + + + + + + + + + + + + + +			
(if more than one, state all):	2772	(*****)	Complete Exiv	(if more	than one, si	oc. Sec. or Individual tate all);	-Taxpayer I.D.	(ITIN)/Complete EIN	
Street Address of Debtor (No. and Street	t, City, and State	:):		Street A	ddress of Io	oint Debtor (No. and S	tract City and	CALLY	_
14518 Lincoln	Ave					and Bestor (140, and E	arcoi, City, and	State):	
Dofton IL.	MUIC	7		Î					
County of Residence or of the Principal	Place of Busines	Z1	IP CODE	Cont	CD ·			ZIP CODE	
L (OOK						e or of the Principal P			
Mailing Address of Debtor (if different	from street addre	ss):		Mailing	Address of.	Joint Debtor (if differ	ent from street a	address):	
			IP CODE					ZIB CODE	
Location of Principal Assets of Business	Debtor (if differ			:				ZIP CODE	\dashv
Type of Debtor	******		Nature of	Rusinoss		-		ZIP CODE	
(Form of Organizatio (Check one box.)	n)	((Check one box.)	Dusiness		Chapter of the Peti	Bankruptcy Co tion is Filed (Cl	ode Under Which heck one box.)	
		[☐ Health Care Bus	iness		!		apter 15 Petition for	
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form	m.	[Single Asset Rea	il Estate as	defined in	Chapter 9	Re	cognition of a Foreign	
Corporation (includes LLC and LL Partnership	P)] [Railroad	210)		Chapter 11 Chapter 12	Ma □ Cha	in Proceeding apter 15 Petition for	
Other (If debtor is not one of the al	oove entities, che	ck II	Stockbroker Commodity Brok	cer		Chapter 13	Rec	cognition of a Foreign nmain Proceeding	
this box and state type of entity bel	ow.)] [Clearing Bank Other				INO	main rioceeding	
Chapter 15 Debtors		1	Tax-Exem	pt Entity			Nature of De	hts	4
Country of debtor's center of main intere	sts:		(Check box, it	applicable.)	Debts are prima	(Check one bo	ox.)	
Each country in which a foreign proceed	ing hy recording		Debtor is a tax-ex	cempt organ	ization	debts, defined i	n 11 U.S.C.	Debts are primarily	
against debtor is pending:	ng oy, regarding	, 01	under title 26 of the Code (the Internal	ne United S I Revenue (tates Code).	§ 101(8) as "individual prim	curred by an	business debts.	
						personal, family	, or		
Filing Fee (Check one box.)	L	,			household purp Chapter 11			-
Full Filing Fee attached.				Check or		lt business debtor as c		0.01.01/07**	
Filing Fee to be paid in installments	: (annlieshle to it	dividuo	lo only). Mayor are it	Det	otor is not a s	small business debtor	as defined in 11	S.C. § 101(51D). U.S.C. § 101(51D).	
signed application for the court's co	nsideration certi	fying tha	at the debtor is	Check if:					
unable to pay fee except in installm				Deb	otor's aggreg	ate noncontingent liq	uidated debts (e:	xcluding debts owed to at subject to adjustment	
Filing Fee waiver requested (application for the countries of the countrie	able to chapter 7	individu	ials only). Must	on 4	1/01/16 and e	every three years ther	+90,925 (amour eafter).	il subject to adjustment	
signed apprearion for the cot	at a consideration	n. see (Jinciai Form 3B,	Check all	applicable	boxes:			
				Ap.	lan is being i	filed with this petition	I mnomential C	m one or more classes	
Statistical/Administrative Information				of c	reditors, in a	ccordance with 11 U.	S.C. § 1126(b).	m one or more classes	
								THIS SPACE IS FOR COURT USE ONLY	1
Debtor estimates that funds will Debtor estimates that, after any distribution to unsecured credit	l be available for exempt property	distribu	ation to unsecured cred	itors.	naid them	ill ha ne feet a gr	L1. C.	COURT USE UNLY	
distribution to unsecured credit	ors.	•	one administrative	capenses]	рана, инсте W	m oc no funds availa	DIC TOF		
Estimated Number of Creditors								1	
1-49 50-99 100-199	200-999 1,0		5,001-	,001-	25,001-	50,001-	Over 100,000	T. EL M	
Estimated Assets	5,0	υυ	10,000 25	,000	50,000	100,000	100,000 E.	GANKRUPTOY COU	H
							NONTHERN E	STRICT OF ILLINOIS	1
		000,001	\$10,000,001 \$50	0,000,001	\$100,000,0	001 \$500,000,001	More than	23 2015	
		lion		\$100 Ilion	to \$500 million	to \$1 billion	\$1 billion "	man was to the fine to the first to the firs	co
Estimated Liabilities							EFFREY I'.	ALLSTEADT, C	S 2 mm
\$0 to \$50,001 to \$100,001 to	\$500,001 \$1,0	100,000		0,000,001	\$100,000,0		D PS	REP NB	
	to \$1 to \$ million mill			S100 lion	to \$500 million	to \$1 billion	\$1 billion		
					***************************************			1	4

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	t be completed and filed in every case.) DOCUMENT	Page 200 1941: Andre D	- Harl
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional sheet Case Number:	1.)
Where Filed: Location			Date Filed:
Where Filed:		Case Number:	Date Filed:
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach a Case Number:	additional sheet.) Date Filed:
District:			
		Relationship:	Judge:
10Q) with the S	Exhibit A red if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit (To be completed if debte whose debts are primarily) I, the attorney for the petitioner named in the informed the petitioner that [he or she] may p of title 11, United States Code, and have exp such chapter. I further certify that I have delivered to the content of t	or is an individual consumer debts.) foregoing petition, declare that I have receed under chapter 7, 11, 12, or 13 lained the relief available under each
Exhibit A	is attached and made a part of this petition.	by 11 U.S.C. § 342(b).	avod to the debtor the notice required
		X Signature of Attorney for Debtor(s) (1	2-4-2
			Date)
Does the debtor	Exhib own or have possession of any property that poses or is alleged to pose a	it C a threat of imminent and identifiable harm to put	olic health or safety?
	Exhibit C is attached and made a part of this petition.		· · · · · · · · · · · · · · · · · · ·
No.			
<u> </u>			
If this is a joint p	completed and signed by the debtor, is attached and made a part of this petition: also completed and signed by the joint debtor, is attached and made a part of this period to the point debtor, is attached and made a part of the point debtor.		
	Information Regarding	the Debtor - Venue	
	(Check any appl. Debtor has been domiciled or has had a residence, principal place o preceding the date of this petition or for a longer part of such 180 days	icable box.)	or 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place on principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re-	defendant in an action or proceeding line fado	es in this District, or has ral or state court] in this
	Certification by a Debtor Who Resides a (Check all applica	as a Tenant of Residential Property able boxes.)	
	Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following	owing.)
		(Name of landlord that obtained judgment)	
	i	(Address of landlord)	N
	Debtor claims that under applicable nonbankruptcy law, there are circuitre monetary default that gave rise to the judgment for possession	reamstances under which the debter would be a	ermitted to cure the and
	Debtor has included with this petition the deposit with the court of a of the petition.		
	Debtor certifies that he/she has served the Landlord with this certific	eation. (11 U.S.C. § 362(1)).	

BI (Official Form 2) (04/43) 5-10293 Doc 1 Filed 03/23/15 Voluntary Petition Document	Entered 03/23/15 14:08:48 Desc Main Page 3				
(This page must be completed and filed in every case.)	Page 30of 41:				
Signature (A) - FD-14 - (A) - (A	natures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.				
1 request relief in accordance with the chapter of title 11, United States Code, specified in this settition. X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)				
Signature of Joint Debtor 773 - 368 - 04/2 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)				
Date 3/23/30/5	Date				
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer				
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Telephone Number 773 368 0717 Date 3/23/2015 A. H *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	XSignature				
Х	Date				
Signature of Authorized Individual	Si				
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Title of Authorized Individual Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156				

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B ID (Official Form 1, Exhibit D) (12/09)

Λ

UNITED STATES BANKRUPTCY COURT

In re	Andre D. Hull	Case No
	Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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В	1D	(Official	Form	l,	Exh. D) ((12/09) - Cont.
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Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

	District of
In re Andre D. Hull,	Case No.
Deoloi	Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	/	s 136,74200		
B - Personal Property	Ves	3	s 755,00		
C - Property Claimed as Bxempt	Ves	1			
D - Creditors Holding Secured Claims	Ves	2		s 136742.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		s O	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		s 66	
G - Executory Contracts and Unexpired Leases	yes	1			
H - Codebtors	Ves	Ì			
I - Current Income of Individual Debtor(s)	Ves	2			s
J - Current Expenditures of Individual Debtors(s)	Ves	3			\$
T	OTAL /	18	\$ 755.00	\$ 136808.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

	Λ a		District of
In re	Andre	D. Hall.	Case No.
<u> </u>	Debtor		
			Chapter

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	s 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s 0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s 0
Student Loan Obligations (from Schedule F)	\$ O
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s O
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s 0
TOTAL	s 0

State the following:

State the following.	
Average Income (from Schedule I, Line 12)	\$ 2600.00
Average Expenses (from Schedule J, Line 22)	\$ 1400.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 66

In re	Andre	1)-	Document	Page 8 of 41	
*:	Debtor		1000	Case No.	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family 3br. Home 14518 Vincoln kve Dolton IL 60419			\$136,742.00	

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In re		-U	Mall,		Case No.	
	Debior					(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		· ·		Danki. 1 . 1007(III),
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand. Checking, savings or other finan-		Cash in Pocket		\$5.00
cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		TV. Tables, lamps, Vide games, stove, Washer		\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	70,100,000		
6. Wearing apparel.		Clothes Shoes Jacket		\$ 250.00
7. Furs and jewelry.	$ \times $			
8. Firearms and sports, photographic, and other hobby equipment.	ľX			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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		Document	Page 10 of 41	

In re fuder D. Hall,	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			A service and a service of the service and a
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			enter a communicación de contra
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A ~ Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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	<u>e 0</u>	<u>ttill</u> ,		Case No.	
Debtor ⁱ		•			(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	$ \langle \rangle $			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	$ \chi $			
26. Boats, motors, and accessories.	/ _			3,000,000
27. Aircraft and accessories.	X X			
28. Office equipment, furnishings, and supplies.	$\left \begin{array}{c} \cdot \\ \times \end{array} \right $			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.			44584.000	
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	1			
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.	\times			
		continuation sheets attached Total	▶	\$

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	fre		<u> </u>	Case No.	
	Debtor	¥		(If I	nown)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 ILCS 5/12	\$ 25.00	\$25.00
735 ILCS 5/12 1001(b)		
ke(bb)	\$1275.00	/225.00
735 FLCS 5/12 1001(A)	\$600.00	\$600.00
-225 TIPS 5/12		
1001(d)	\$450.00	\$650.00
	PROVIDING EACH EXEMPTION 735 I LCS 5/12 1001(b) 735 I LCS 5/12 1001(b)	PROVIDING EACH EXEMPTION 735 ILCS 5/12

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

B 6D (Official Form 6D) (12/07)

In re

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Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

CREDITOR'S NAME AND HUSBAND, WIFE, DATE CLAIM WAS AMOUNT OF CLAIM JNLIQUIDATED JOINT, OR COMMUNITY UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED, WITHOUT DISPUTED PORTION, IF INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

\$136,742.00 ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ Subtotal > continuation sheets (Total of this page) attached Total ▶

(Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor

(if known)

2

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.			VALUES					
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Sheet no. of continua	tion		VALUE \$ Subtotal (s)▶		l		\$	ď
sheets attached to Schedule of Creditors Holding Secured Claims			(Total(s) of this page)					\$
			Total(s) ► (Use only on last page)				\$	\$
						ı.	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-10293 Doc 1

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B6E (Official Form 6E) (04/13)

In re Andre D. Hull

Case No.______

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a lrug, or another substance. 11 U.S.C. § 507(a)(10).
Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							type of Friority i	or Chang Dister	on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOHNT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
									- Colores
Account No.									
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Account No.									
Account No.	1						****		
Sheet no of continuation sheets attache	ed to Scl	nedule of		s	ubtotal	s>	\$	\$	
Creditors Holding Priority Claims			(To	otals of	this pa	ge)		-	
			(Use only on last page of the Schedule E. Report also or of Schedules.)	ne comp n the Su	Tota pleted immary		\$		
			(Use only on last page of th Schedule E. If applicable, the Statistical Summary of Liabilities and Related Data	report a Certain	also on	Tay Yes		S	\$

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In re Debtor	D. Hu Document	Page 18 of 41 Case No.	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. Commonweath financial ACCOUNT NO. ACCOUNT NO. Subtotal> continuation sheets attached Total> \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data,)

n re MWL Debtor	<u>~~</u>	, 4 411	ocument Page 19 of 4	ase No	•	······································	if known)
	RED	ITORS I					
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIM (Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							Will did him de un
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ACCOUNT NO.	****				,		
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ACCOUNT NO.							

Sheet no._____ of____ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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SCHEDULE G - EXECUTORY CON	TRACTS AND UNEXPIRED LEASES
interests. State nature of debtor's interest in contract, i.e., "I lessee of a lease. Provide the names and complete mailing a minor child is a party to one of the leases or contracts, state	expired leases of real or personal property. Include any timeshare Purchaser," "Agent," etc. State whether debtor is the lessor or ddresses of all other parties to each lease or contract described. If the the child's initials and the name and address of the child's parent dian." Do not disclose the child's name. See, 11 U.S.C. §112 and sired leases.
	1.04 104000
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor	•		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-10293 Doc 1 Filed 03/23/15 Entered 03/23/15 14:08:48 Desc Main Document Page 22 of 41 Fill in this information to identify your case: Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number Check if this is: (If known) An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form B 6I MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with **Employment status** Employed information about additional employers. Not employed Not employed Include part-time, seasonal, or self-employed work. Occupation Occupation may Include student or homemaker, if it applies. Cleaning Employer's name Employer's address Number Street Number Street ZIP Code City State ZIP Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 4. Calculate gross income. Add line 2 + line 3.

Debtor 1

Filed 03/23/15 Entered 03/23/15 14:08:48 Desc Main Page 23 of 41 Case number (# know For Debtor 1 For Debtor 2 or non-filing spouse 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. 5f. Domestic support obligations 5f. 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 400.00 7. Calculate total monthly take-home pay. Subtract line 6 from fine 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 8b. Interest and dividends 8b. 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 8d. Unemployment compensation 8d. 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 1266 00 Contribution other friends or relatives.

9	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	s_1 3.5 0.00	\$	2750
10	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 2600.00 +	\$	= \$ 2400.0
11	State all other regular contributions to the expenses that you list in S	Schedule J.	F120		
	Include contributions from an unmarried partner, members of your househ	nold, your de	pendents, your roomn	nates, and	

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

\$	2600 cc
Con	nbined

0 9750

monthly income

13. <u>Do you expect an</u>	increase or decrease within the year after you file this form?
	• • • • • • • • • • • • • • • • • • • •
No.	
Committee of the contract of t	
Yes. Explain:	

Case 15-10293 Doc 1 Filed 03/23/15 Entered 03/23/15 14:08:48 Desc Main Page 24 of 41 Document Fill in this information to identify your case: Debtor 1 Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: expenses as of the following date: MM / DD / YYYY A separate filing for Debtor 2 because Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Debtor 1 or Debtor 2 Yes. Fill out this information for age with you? Debtor 2. each dependent..... No Do not state the dependents' names. 3. Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: Real estate taxes Property, homeowner's, or renter's insurance 4b. 4b. Home maintenance, repair, and upkeep expenses 4¢.

Homeowner's association or condominium dues

4d.

Debtor 1

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			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	s 150
	6b. Water, sewer, garbage collection	6b.	s 150
	6c. Telephone, cell phone, internet, satellite, and cable services	6c.	\$ <u>/25</u>
	6d. Other. Specify:	6d.	\$ <i>O</i>
7.	Food and housekeeping supplies	7.	\$ 150
8.	Childcare and children's education costs	8.	\$ <i>O</i>
9.	Clothing, laundry, and dry cleaning	9.	\$55
10.	Personal care products and services	10.	s
11.	Medical and dental expenses	11.	\$ <i>O</i>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ /55
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <i>O</i>
14.	Charitable contributions and religious donations	14.	\$ <i>O</i>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	s 25
	15b. Health insurance	15b.	\$ <i>O</i>
	15c. Vehicle insurance	15c.	\$ <i>O</i>
	15d. Other insurance. Specify:	15d.	\$ <i>O</i>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	s_150-
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ <i>O</i>
	17b. Car payments for Vehicle 2	17b.	\$ <i>O</i>
	17c. Other. Specify:	17c.	\$ <i>O</i>
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$O
19.	Other payments you make to support others who do not live with you.		Aur
	Specify:	19.	\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	7e.	ρ
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$ <i>U</i>

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21. Other . Specify:	21. +\$
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	s 1900.00
23. Calculate your monthly net income.	s 2600 00
23a. Copy line 12 (your combined monthly income) from Schedule I.23b. Copy your monthly expenses from line 22 above.	23a. \$ <u>2600.00</u> 23b. - \$ <u>1900.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	_{23c.} \$ 700,00
4. Do you expect an increase or decrease in your expenses within the year after you fil	le this form?
For example, do you expect to finish paying for your car loan within the year or do you experience mortgage payment to increase or decrease because of a modification to the terms of your	
Yes. Explain here:	

B6 Declaration (Chaise of B-P0/2931) (1700c 1 // Filed 03/23/15	Entered 03/23/15 14:08:48	Desc Main
B6 Declaration (Clais & 18-10/2931) (170 oc 1 / Filed 03/23/15	Page 27 of 41	
Debtor	6f known	· · · · · · · · · · · · · · · · · · ·

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foreg	going summary and schedules, consisting of sheets, and that they are true and correct to the best
my knowledge, information, and belief.	, 1
Date 3/23/15	Signature: Checke Druss
Date 3/23/15 Date 3/23/15	Debtor
Date 3/2-3/15	Signature:
	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and informa-	ition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide ation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been to for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum cepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
who signs this document.	une, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Signature of Bankruptcy Petition Preparer	Date
lames and Social Security numbers of all other individuals who pro	epared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
more than one person prepared this document, attach additional s	signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of t 8 U.S.C. § 156.	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY (OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
artnership] of the	tent or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (<i>Total shown on summary page plus I</i>), and that they are true and correct to the best of my
Pate	Sign street.
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
An individual signing on behalf of a partnership or corporation	
enalty for making a false statement or concealine property: Fi	inc of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

In re:	Debtor Case No. (if known)
	STATEMENT OF FINANCIAL AFFAIRS
the information information filed. An ashould property affairs. To child's partial and I	This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which ation for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish in for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, wide the information requested on this statement concerning all such activities as well as the individual's personal indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the ent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S. ed. R. Bankr. P. 1007(m).
must comp additional	Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also lete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If space is needed for the answer to any question, use and attach a separate sheet properly identified with the case named (if known), and the number of the question.
	DEFINITIONS
individual the filing o of the votii self-emplo	In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately precedif this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more go requity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or yed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary it.
their relative control of a	Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and es; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons is corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of 11 U.S.C. § 101(2), (31).

the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the

AMOUNT

spouses are separated and a joint petition is not filed.)

SOURCE (294) 7200.00 ACT Cleaning (2013) 24,730.58 (RCN/Communications (2012) 4,273.00 (RCN/Communications

2

2.	Income other	than	from	employment	or o	peration	of busine	288
----	--------------	------	------	------------	------	----------	-----------	-----

None	
). 	

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Insumer + legal utility Bills

\$0

+36742.00

Insumer + Regula While Bill

J

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING** COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

12CH 27686 Wilmigh Thist V Hull

MI fordine.

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE.

DESCRIPTION AND VALUE

105 25 tory Single family with detached garage \$136,742.00

Wilming fon Trust National TRANSFER OR RETURN
Association 12/12/2014
Pierce + Associates
One North Develorn Suite 1300
Chicago Il. 60602

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DATE

DESCRIPTION AND VALUE

4

CASE TITLE & NUMBER

Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

OR ORGANIZATION

RELATIONSHIP TO DEBTOR,

TO DEBTOR, OF GIFT IF ANY

DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

/

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

6

TO BOX OR DEPOSITORY

SS OF RY CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

B7 (Official Form 7) (04/1)	13	(04/1)	7)	Form	(Official	В7
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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS OF

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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NAME		
		ADDRESS
d. List all financial institutions	s, creditors and other parties, includ	ing mercantile and trade agencies, to whom
manciai statement was issued	by the debtor within two years imm	nediately preceding the commencement of t
NAME AND ADDRESS		DATE ISSUED
20. Inventories		
a. List the dates of the last two taking of each inventory, and the	inventories taken of your property, ne dollar amount and basis of each i	the name of the person who supervised the nventory.
DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT
		OF INVENTORY (Specify cost, market or other basis)
DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN
		OF INVENTORY RECORDS
11 C		
21 . Current Partners, Officer		OF INVENTORY RECORDS
a. If the debtor is a partners		OF INVENTORY RECORDS
a. If the debtor is a partners partnership.NAME AND ADDRESSb. If the debtor is a corpo	ship, list the nature and percentage of NATURE OF INTEREST ration, list all officers and directors	OF INVENTORY RECORDS of partnership interest of each member of the

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	22 . Former partners, officers, dir	ectors and shareholders	
None	a. If the debtor is a partnership, lip preceding the commencement of thi	st each member who withdrew from s case.	n the partnership within one year immediatel
	NAME	ADDRESS	DATE OF WITHDRAWAL
None	b. If the debtor is a corporation, lis within one year immediately preced	st all officers or directors whose rel ling the commencement of this case	ationship with the corporation terminated
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION
None	23. Withdrawals from a partnersl If the debtor is a partnership or corporate including compensation in any form, during one year immediately preced	oration, list all withdrawals or distributions, loans, stock redemptions	ibutions credited or given to an insider,
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
None	24. Tax Consolidation Group. If the debtor is a corporation, list the consolidated group for tax purposes o immediately preceding the commence NAME OF PARENT CORPORATION	t which the debtor has been a memement of the case.	cation number of the parent corporation of any ber at any time within six years FICATION NUMBER (EIN)
	25. Pension Funds. If the debtor is not an individual, list t which the debtor, as an employer, has preceding the commencement of the c NAME OF PENSION FUND	been responsible for contributing a ase.	tification number of any pension fund to any time within six years immediately
	TENOION OND	TAACA LEK-IDEN H	TCATION NUMBER (EIN)

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fines or imprisonment or both. 18 U.S.C. § 156.

11 I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Date Signature of Debtor Date Signature of Joint Debtor (if any) [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date Signature Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

 $_{\rm B\ 201B\ (Form\ 201B)\ (12/09)}$ Case 15-10293 Doc 1 Filed 03/23/15 Entered 03/23/15 14:08:48

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UNITED STATES BANKRUPTCY COURT

In re Adver Deput	Case No
	EE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorney] I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	y] Bankruptcy Petition Preparer he debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
I (We), the debtor(s), affirm that I (we) have received and recode.	a of the Debtor ead the attached notice, as required by § 342(b) of the Bankruptcy
Printed Name(s) of Debtor(s)	X Chashe D. Have 3/23/15 Signature of Debtor Date
Case No. (if known)	X
nstructions: Attach a copy of Form B 201A. Notice to Consu	umer Debtor(s) Linder & 3/12(b) of the Deplement C-1

I

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.